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September 23, 2003

ATTORNEY DOCKET NO. 09232.0001
 CUSTOMER NO. 22,852

22278 U.S. PRO
 10/667459
 09/23/03

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

New U.S. Patent Application
 Title: **COLLATERALIZED LOAN MARKET**
SYSTEMS AND METHODS
 Inventors: **Douglas W. Gerhart, Joanna T. Liczyk**
and Douglas E. Steiner

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 46 pages, including four (4) independent claims and twenty (20) claims total.
2. Drawings- sixteen (16) sheets of formal drawings (Figures 1-16).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to NuCenz Technologies, Inc.

Commissioner for Patents
September 23, 2003
Page 2

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5. The filing fee is calculated as follows:

Basic Application Filing Fee				\$750	\$ 750.00
	Number of Claims	Basic	Extra Claims		
Total Claims	20	-	20	0 x \$18	0
Independent Claims	4	-	3	1 x \$84	84.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)				+\$280	0
Subtotal					\$ 834.00
Reduction by 1/2 if small entity					- 0
TOTAL APPLICATION FILING FEE					\$ 834.00

6. Please charge \$874.00 to our Deposit Account No. 06-0916. The fee includes:

\$750.00 filing fee;
\$84.00 additional claims fee; and
\$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
1300 I Street, N.W.
Washington, D.C. 20005-3315

Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

Commissioner for Patents
September 23, 2003
Page 3

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DUNNER LLP

The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By: William J. Brogan
William J. Brogan
Reg. No. 43,515

WJB/blf
Enclosures